

EXHIBIT A

INSURANCE POLICIES

Type of Policy	Insurance Co.	Term	Amount of Annual Premium	Expiration Date	Financed or Non-Financed
Combined Directors & Officers / Fiduciary Liability - Primary Layer	National Union Fire Ins. Co. (AIG)	12 months	1,650,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 1st Excess Layer	Zurich American Ins. Co.	12 months	1,303,500	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 2nd Excess Layer	Federal Ins. Co. (Chubb)	12 months	599,625	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 3rd Excess Layer	Twin City Fire (Hartford)	12 months	460,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 4th Excess Layer	Continental Casualty (C.N.A)	12 months	240,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 5th Excess Layer	AXIS	12 months	188,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 6th Excess Layer	Continental Casualty (C.N.A)	12 months	75,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 7th Excess Layer	Arch	12 months	198,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 8th Excess Layer	St. Paul	12 months	117,500	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 9th Excess Layer	US Specialty/HCC	12 months	105,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 10th Excess Layer	AWAC	12 months	262,500	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 11th Excess Layer	Great American	12 months	105,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 12th Excess Layer	Twin City Fire (Hartford)	12 months	105,000	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 13th Excess Layer	AXIS	12 months	52,500	2/5/2006	Financed
Combined Directors & Officers / Fiduciary Liability - 14th Excess Layer	Federal Ins. Co. (Chubb)	12 months	100,000	2/5/2006	Financed
Employment Practices Liability - Primary Layer	Nation Union (AIG)	12 months	600,805	2/5/2006	Financed
Employment Practices Liability - Punitive Dmg. Primary Layer	Starr Excess Liability Insurance International Lmt.	12 months	75,100	2/5/2006	Financed
Employment Practices Liability - 1st Excess Layer	Zurich American Ins. Co.	12 months	252,338	2/5/2006	Financed
Employment Practices Liability - Punitive Dmg. 1st Excess Layer	Hanseactic Insurance	12 months	25,234	2/5/2006	Financed
Employment Practices Liability - 2nd Excess Layer	Allied World Assurance Co. Ltd. (AWAC)	12 months	129,535	2/5/2006	Financed